Case 08-06255 Doc 1 Filed 03/17/08 Entered 03/17/08 09:21:21 Desc Main (Official Form 1)(12/03) Page 1 of 33

FORM B1	
Onned States Bankruj	
District of	Illinois Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Shanho 17, Karen L.	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 6 years	All Other Names used by the Joint Debtor in the last 6 years
(include married, maiden, and trade names):	(include married, maiden, and trade names):
i	
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.I	Last four digits of Soc. Sec. No. /Complete FIN coather Tow. LD. V.
No. (if more than one, state all): 5873	(if more than one, state all):
Street Address of Debtor (No. & Street, City, State & Zip Code):	Street Address of Joint Debtor (1960) Street & State & Zin Code
1973 TOWNER LANE	HERN ES BALL
Glandele Heights, IL 60139	MA DISTRICTURATE S
	Last four digits of Soc. Sec.No./Complete EIN or other Tax I.D. No (if more than one, state all): Street Address of Joint Debtor (More than Debtor (More than Debtor than Deb
County of Residence or of the	County of Residence or of the 2000
Principal Place of Business: Du Page	Principal Place of Business:
Mailing Address of Debtor (if different from street address):	County of Residence or of the Principal Place of Business: Mailing Address of Joint Debtor (if different house et address):
	CLED. A
	1
Location of Principal Assets of Business Debtor (if different from street address above):	
(if different from succe addiess doove).	
Information Regarding the	Debtor (Check the Applicable Boxes)
Venue (Check any applicable box)	AL .
preceding the date of this petition or for a longer part of such 180	of business, or principal assets in this District for 180 days immediately
☐ There is a bankruptcy case concerning debtor's affiliate, general	partner, or partnership pending in this District.
Type of Debtor (Check all boxes that apply)	Chapter or Section of Book and Call Visa 1971
Individual(s) Railroad	Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)
☐ Corporation ☐ Stockbroker ☐ Partnership ☐ Commodity Broker	Chapter 7 Chapter 11 Chapter 13
Other Clearing Bank	☐ Chapter 9 ☐ Chapter 12
Nature of Debts (Check one box)	Sec. 304 - Case ancillary to foreign proceeding
Consumer/Non-Business Business	Filing Fee (Check one box)
Chapter 11 Small Business (Check all boxes that apply)	☐ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to individuals only)
Debtor is a small business as defined in 11 U.S.C. § 101	Must attach signed application for the court's consideration
Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	certifying that the debtor is unable to pay fee except in installments.
	Rule 1006(b). See Official Form No. 3.
Statistical/Administrative Information (Estimates only) Debtor estimates that funds will be available for distribution to us	THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that, after any exempt property is excluded and	
be no funds available for distribution to unsecured creditors.	sommusuauve expenses pand, mere will
Estimated Number of Creditors 1-15 16-49 50-99 100-	199 200-999 1000-over
Estimated Named of Cleaniors	
Estimated Assets	···
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$50,000 \$100,000 \$500,000 \$1 million \$10 million	\$10,000,001 to \$50,000,001 to More than \$50 million \$100 million
Estimated Debts \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to	F10.000.001 F50.000.001 N
\$50,000 \$100,000 \$500,000 \$1 million \$10 million	\$10,000,001 to \$50,000,001 to More than \$50 million \$100 million \$100 million

Entered 03/17/08 09:21:21 Desc Main Case 08-06255 Doc 1 Filed 03/17/08 Page 2 of 33 Document (Official Form 1) (12/03) FORM B1, Page 2 Voluntary Petition Name of Debtor(s): (This page must be completed and filed in every case) Shanholtz Karen Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet) Location Date Filed: Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: 110ne District: Relationship: Judge: **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Exhibit A I declare under penalty of perjury that the information provided in this (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts Commission pursuant to Section 13 or 15(d) of the Securities and has chosen to file under chapter 7] I am aware that I may proceed Exchange Act of 1934 and is requesting relief under chapter 11) under chapter 7, 11, 12 or 13 of title 11, United States Code, understand Exhibit A is attached and made a part of this petition. the relief available under each such chapter, and choose to proceed under chapter 7. Exhibit B I request relief in accordance with the chapter of title 11, United States (To be completed if debtor is an individual Code, specified in this petition. whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare aru that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have Signature of Debtor explained the relief available under each such chapter. Signature of Joint Debtor Signature of Attorney for Debtor(s) Date <u>630.980-0882</u> Exhibit C Telephone Number (if not represented by attorney) Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to Date public health or safety? Signature of Attorney Yes, and Exhibit C is attached and made a part of this petition. No. Signature of Attorney for Debtor(s) Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. Printed Name of Attorney for Debtor(s) § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. Firm Name Printed Name of Bankruptcy Petition Preparer Address Social Security Number (Required by 11 U.S.C.§ 110(c).) Telephone Number Address Date Names and Social Security numbers of all other individuals who Signature of Debtor (Corporation/Partnership) prepared or assisted in preparing this document:

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

United States Code, specified in this petition.

X
Signature of Authorized Individual ,

Printed Name of Authorized Individual

Title of Authorized Individual

Date

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

Northern	District of	Illinois	
In re Shanholtz, Karen Debtor(s)	L	Case No	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Official Form 1, Exh. D (10/06) - Cont.

3. I certify that I requested credit counseling services from an approved agency but we unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: Kan Shalist Date: 3.17.08
Date: $3 \cdot 7 \cdot 08$

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Official Form 6 - Summary (10/06)

United State	s Bankrı	uptev	Court
Northern	District Of	Filin	ois

In re Shanholtz, Karan L. Debior	Case No

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 275,000.00		
B - Personal Property	Yes	Ч	\$ 275,000.00 \$ 48,295.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	2		s 236,152.∞	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	1		s O	-
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		° 75,244.°°	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			⁵ 1,284. [∞]
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 2,157.°°
ro	OTAL .	14	\$ 323,295.°	s 311, 396.00	

Form B 6A (6/90)	Case 06-00255	DUC I.	Document	Page 6 of 33	(Desc Main
In re	Shanholtz, Ka	ren L			Case No.	(if known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	NUSSE ID, TUTE, JOHN.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Residence Location: 1973 Towner Lane Glendale Heights, IL 60139	Fee Simple		* 275,000.	\$ 236, 151.
	Total	≻	\$ 275,000.	

(Report also on Summary of Schedules.)

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inre Shanholtz, Karen L	Case No.
Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HASHAND, WITE, YOLKY, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Cash on hand. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions,		Cash in Wallet JP Morgan Chase Account #680506102 Baton Rouge, LA		\$1 42.64 1,713.80
brokerage houses, or cooperatives. 3. Security deposits with public utilities, telephone companies, landlords, and others. 4. Household goods and furnishings,	X			
including audio, video, and computer equipment. 5. Books; pictures and other art objects; antiques; stamp, coin,		see attachment see attachment		3025,°°° 2215.∞
record, tape, compact disc, and other collections or collectibles. 6. Wearing apparel. 7. Furs and jewelry.	×	normal clothing at used clothing store prices. Location: 1973 Towner Lane, Glendale Heights, IL		300.°°
8. Firearms and sports, photographic, and other hobby equipment. 9. Interests in insurance policies. Name insurance company of each	X	Towner Lane, Glendole Heights, IL		
policy and itemize surrender or refund value of each. 10. Annuities. Itemize and name each issuer.	X			

Schedule B. Personal Property (Attachment)

4. Household goods and furnishings, including audio, video, and computer equipment.

Stereo system (\$200), washer dryer set (200), refrigerator (100), gas stove (150), misc furniture (2 couches, 1 chair, coffee tables) (350), minor appliances (blender taster, mixer) (75), vacuum (350), 3 tvs (150), lawnmower (100), used computer no known market for replacement value (0), printer/copier (used Hewlett – Packard) no known market for replacement value (0), 2 desks (50), 3 beds (500), 6 dressers (400) dining room set (400) Location: 1973 Towner Lane, Glendale Heights IL \$3,025.00

5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.

261 books at used book store prices (\$1,305), 122 compact discs at used cd store prices (610); 1 large print screen art object (150), miscellaneous artifacts (150) Location: 1973 Towner Lane, Glendale Heights, IL \$2,215.00

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In re	Shanholtz	Keren	L .
	Debtor		

Case No.	
(If known)	

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSHAND, WIFE, YOUT, OR COMPANITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		401K BC Ziegler#44A·634219 401K John Hancock.#58187		38,900. 2099.
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X	30.87		2049.
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	χ			
15. Accounts receivable.	χ.			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
17. Other liquidated debts owing debter including tax refunds. Give particulars.	Х			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X	į		
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			

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Form B6B-cont. (10/89)

In re _	Shanholtz	Karen	L.
	Debtor		,

Case No.	
	(If known)

SCHEDULE B -PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSAND, WIPE, YORK, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1997 Toyota Ravy; no Kuly		0
24. Boats, motors, and accessories.	×			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	Х			
27. Machinery, fixtures, equipment, and supplies used in business.	X X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
11. Farming equipment and mplements.	X			
2. Farm supplies, chemicals, and eed.	Χ			
Other personal property of any not already listed. Itemize.	Х			
		O continuation sheets attached Total➤	\$	48,295.44

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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Ferm B6C (6/90)

in re Shanholtz, Karen L. Debtor	Case No(If known)
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SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

□ 11 U.S.C. § 522(b)(1):

■ 11 U.S.C. § 522(b)(2):

Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states. Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the

extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Real Property Residence Location: 1973 Towns Lane, Glendale Height IL		# 4,000.	# 275,000.
Wearing Appared normal clothing at used clothing store prices Location: 1973 Towner Lane, Glendele Heights, IL	735ILCS 5/12-1001		# 300.
Pensions John Hancock Acct # 58187 Holly Hunt Enterprises 801 W Adams St, Chicago, TL	735 ILCS 5/2-1006	#2100.	# 2100.
BC Ziegler Acct H 441A·634219 215 N Main St, West Bend, WI	735 ILES 5/12-1006	4 38, 900	\$1 38,900

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	Inre Shanho	110	Document	Page 12 of 33	(
(12/03)			wer L	Case No.		
	Debtor				····	
	~				(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

			reamors notding secured claims to rep	ort or	n unis	Sche	dule D.	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions Above)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Wachovia PO Box 60505 City of Industry, CA 91716			August 20, 2005 First Mortgage VALUES 275,000.00		Х		216,670.	
ACCOUNT NO. 2997 1991 Wachovic 10 Box 60505 City of Industry, UA 21716 ACCOUNT NO.			August 20,2005 Second Mortgage VALUES 275,000.00		Х		19,482.	38,848.
ACCOUNT NO.		,	VALUE \$					
continuation sheets attached		···	(Total of	Tota	al>page)	s	236,152.°° 236,152.°°	
	(Report total also on Summary of Schedules)							

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Form B6E (12/03)

In re Shanholtz Karen C

Case No.	
	(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. 8 507(a)(6).

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Inre Shanholtz, Earen L	, .	
	Case No.	
Debtor	(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Т	T	<u> </u>		<u> </u>		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNETY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 97266-44154			Jun 26,2001				
Wells Fargo Bank PO Box 5185			Student Loan				
Sioux Falls, SD 57117							20 02 8 8 8
ACCOUNT NO. 7304323061295-	7		Nov 4, 2001	┥	\dashv	\dashv	20,028.00
The Student Loan Corp 71 40 Citibank (SD), n A PO BOX 6615			Student Loan				
The Lakes, NV 88901							4,5 33.°°
ACCOUNT NO. 749.75973.6238			Mer 19, 2007	\dashv	\top	\top	<u> </u>
bank of America 65 PO BOX 15102 Wilmington, DE 19886·5702			Revolving Charge				30,726.
ACCOUNT NO. 4888. 6031.		1	DEC 7,2007	+	十	\top	
0799.4501 Bank of America PO Box 15726 Wilmington, DE 19886			Ravolving charge				3,710.
continuation sheets attached Subtotal ➤ \$ 60,997.** Total							
(Report also on Summary of Schedules)							

In re	Shanholtz, Debtor		<u>L</u> ,	Case N	0		
			, Document	Page 15 of 33	(2 000	
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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4366-1630. 2082-3569 Chase PO Box 15153 Wilmington, DE 19886			May 19,2007 Revolving Charge				7170.
ACCOUNT NO. \$035. 4300. 1084.3519 Citi Health Card Processing Center Desmoines, IA 50364			Oct 9,2007 Dental work				
ACCOUNT NO. 6011-0003 5068-2930 Discover 90 BOX 30395 Salt Lake City, UT 84130			DEL 20, 2007 Revolving Charge				2172.00
ACCOUNT NO 5467.4850 FIFTH Third Bank PO BOX 740789 CINCINNATION U5274			Nov 2, 2007 Revoluing Charge				417.
ACCOUNT NO. 5497.4850. 0204.1822 Wishington Mutual PO Box 660487 Dallas, TX 75266			DEE 27,2007 Revolving Charge				4159.
heet no. 1, of sheets attached to Scheduk Creditors Holding Unsecured Nonpriority Claim	e of ms		Sut (Total o	ototal f this pa Total	age)		329. 14,247. 15,244.

(Use only on last page of the completed Schedule F.)
(Report total also on Summary of Schedules)

	18cotor			(if knov	(n)
In re	Shanholtz,	Koren L)	Case No	
(10/89)		Į.	Document	Page 16 of 33	i Desciviani
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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases. DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR OF OTHER PARTIES TO LEASE OR CONTRACT. NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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In re Shanholtz, Ka	ren L,	Case No(if	known)
D. C. A. C.	SCHEDULE I	H - CODEBTORS	

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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in re Shanholtz	Karan	<u></u>	Case No	
Debtor '	·		Case 110	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPE	NDENTS OF DEBTOR AND SPOUSE		
<u>L</u>	RELATIONSHIP	AGE		
Employment: Occupation Name of Employer	DEBTOR	SPOUSE		
How long employed Address of Employer				
(pro rate if not paid i	vages, salary, and commissions monthly.)	DEBTOR SPOUSE \$1476.000		
Estimated monthly over SUBTOTAL	ime	\$ \$ \$ \$ \$ 1476. \$		
LESS PAYROLL DI a. Payroll taxes and a b. Insurance c. Union dues d. Other (Specify:	EDUCTIONS social security	s 192.00 s		
SUBTOTAL OF PAY	PROLL DEDUCTIONS TAKE HOME PAY	<u>\$ 192.∞</u> \$ <u>\$ 1284.</u> \$		
Income from real property Interest and dividends Alimony, maintenance or debtor's use or that of dep Social security or other go (Specify) Pension or retirement inco Other monthly income (Specify)	support payments payable to the debtor for endents listed above. vernment assistance	\$\$ \$ \$\$		
TOTAL MONTHLY INCOME \$ 1284.66 \$				
TOTAL COMBINED MO	NTHLY INCOME \$ 1284.	(Report also on Summary of Schedules)		

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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In re Shano Ita, K	eren L		Case No	(if known)

SCHEDULE J - CURRENT	EXPENDITURES OF INDIVIDUAL D	EBTOR(S)
----------------------	------------------------------	----------

(if known)

Complete this schedule by estir quarterly, semi-annually, or annually	nating the average by to show monthly	monthly expenses of the debtor and to rate.	the debtor's family. Pro rate an	y payments made bi-weekly,
Check this box if a joint pet labeled "Spouse."	ition is filed and d	ebtor's spouse maintains a separate h	ousehold. Complete a separate	schedule of expenditures
Rent or home mortgage payment (in	clude lot rented fo	r mobile home)		. 002
Are real estate taxes included?		No X		s <u>993.</u>
Is property insurance included?	Yes			
Utilities Electricity and heating fi				200
Water and sewer				s 200.
Telephone				\$ <u>15.</u>
Other				s <u>30.</u>
Home maintenance (repairs and upke	eep)			\$
Food				\$
Clothing				s 250.
Laundry and dry cleaning				\$
Medical and dental expenses				\$
Transportation (not including car pay	ments)			\$
Recreation, clubs and entertainment, a	newspapers, maga:	zines, etc.		s 100.
Charitable contributions	_	•		\$
Insurance (not deducted from wages of	r included in hom	e mortgage payments)		\$
Homeowner's or renter's		0 0 1 7		. (3
Life				s <u>52.</u>
Health				\$
Auto				\$
Other	- 			s <u>40.</u>
(Specify) Property	cluded in home mo	rtgage payments)		s s_471.
payments. (in chapter 12 a)	nd 13 cases, do no	t list payments to be included in the n	dan)	3 171.
Auto				dr.
Other	·	·		\$
Outer			- A - Barriery /a.	\$
3, pai	d to others		— — — — — — —	\$
Payments for support of additional depo	endents not living	at your home		3
Regular expenses from operation of bus	siness, profession,	or farm (attach detailed statement)		\$
Other				<u> </u>
TOTAL MONTHLY EXPENSES (Repo	ort also on Summa	ry of Schedules)	· · · · · · · · · · · · · · · · · · ·	3
FOR CHAPTER 12 AND 13 DEBTOR Provide the information requested below interval.	S ONLY] v, including wheth	er plan payments are to be made bi-w	eckly, monthly, annually, or at	s 2/5/.
A. Total projected monthly income			. ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	. And and a
B. Total projected monthly expenses				s 1289.
C. Excess income (A minus B)				s_d/57.
D. Total amount to be paid into plan each	ch	Nonth (interval)		s (867.)

A. В. C. D.

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Official Form 6 - Statistical Summary (10/06)

United States Bankruptcy Court

Northern Northern	District Of Illinois
In re Shanholtz, Karen L.	Case No.
2.13.0.	Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	
- Jp- v- Latinity	Amount
Domestic Support Obligations (from Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	s &
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	5 0
Student Loan Obligations (from Schedule F)	s 26,561.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ -D
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ \varTheta
TOTAL	\$ 26,561.00

State the following:

The state of the s	
Average Income (from Schedule I, Line 16)	\$ 1284.00
Average Expenses (from Schedule J, Line 18)	\$ 2,151.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 1,284.00

State the following:

B		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 38,848.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ -0	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		s 0
4. Total from Schedule F		\$ 75,244.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 114,092.00

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Official Form 6 - Declaration (10/06)

In re Shunholtz, Karen L.,

Case No.	
	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

Date 3.17-08	Signature: Karle May a sto
	Debter
Date	Signature:
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNATURE OF NO	ON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
	a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this
under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and setting a maximum fee for services chargeable by h	i, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h)
amount before preparing any document for filing fo	or a debtor or accepting any fee from the debtor, as required by that section.
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the partner who signs this document.	e name, (itle (if any), address, and social security number of the officer, principal, responsible person,
Address	
reduced the second seco	
X	
	Date
Names and Social Security numbers of all other individuals who individual:	prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an
f more than one person prepared this document, attach additione	nal signed sheets conforming to the appropriate Official Form for each person.
Sunkruptcy petition preparer's failure to comply with the provise oth, 11 U.S.C. § 110; 18 U.S.C. § 156.	isions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or
DECLARATION UNDER PENALTY OF	F PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
7 4	
an authorized agent of the partnership 1 - 64	e president or other officer or an authorized agent of the corporation or a member
this case, declare under penalty of perjury that I has sown on summary page plus I), and that they are true	[corporation or other officer or an authorized agent of the corporation or a member [corporation or partnership] named as debtor ave read the foregoing summary and schedules, consisting of sheets (total ue and correct to the best of my knowledge, information, and belief.
ate	
	Signature:

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Form 7 (12/03)

FORM 7. STATEMENT OF FINANCIAL AFFAIRS

UNITED STATES BANKRUPTCY COURT

northern	DISTRICT OF Illinois	
In re: Shanholtz, Karev	Case No. (if known)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or lidentify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

#91,404.00

2006 (44,720) (Employment at Holly Hunt as Staff Accountant) 2007 (46,684) (Employment at Holly Hunt)

Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

Payments to creditors

None

List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF

PAYMENTS

AMOUNT

2

Wachouse PO BOX 60505 3.14.08

city of Industry, OA 91716

None

List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF AND RELATIONSHIP TO DEBTOR

PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF **SEIZURE**

DESCRIPTION AND VALUE OF PROPERTY 3

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

Assignments and receiverships

Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE Of PROPERTY

7. Gifts

None

Ġ

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT 4

8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

10. Other transfers



List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION BONK OF AMERICA PO BOX 25118 Tampa, FL 33622.5118 TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE Checking 0029.1043.8171
Savings 0029.1043.5750

AMOUNT AND
DATE OF SALE
OR CLOSING
OFEB 11, 2008
560.04 Feb 11, 2008

5

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

6

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the sixyear period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

Моле

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF NOTICE ENVIRONMENTAL

LAW

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF

ENVIRONMENTAL

NOTICE LAW

7

None

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

TAXPAYER

I.D. NO. (EIN) ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

None

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b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

8

List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None

 If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST



b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders



a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None

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b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

a itit

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

10

NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

VOILE

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * * *

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11

have read the answers contained in the foregoing statement of financial affairs and re true and correct.
Signature Lava Shahal
Signature of Joint Debtor (if any)
noration/ ad the answers contained in the foregoing statement of financial affairs and any attachments thereto an nowledge, information and belief.
Signature
Print Name and Title
o or corporation must indicate position or relationship to debtor.]
continuation sheets attached
Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. § 152 and 3571
The by up to \$500,000 or impresonment for up to 5 years, or both. 18 U.S.C. § 152 and 3571
OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided
OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided Social Security No.
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OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided Social Security No. (Required by 11 U.S.C. § 110(c).)

A bankruptcy petition preparer's fallure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

Case 08-06255 (12/03)	Doc 1 Filed 03/1 Document United State Northern	es Bankrı	of 33		ain
In re Shan holtz, Kar Debtor			Case No.		
			Chapter 7		
	TER 7 INDIVIDUAL I				
1. I have filed a schedule of ass					
2. I intend to do the following v	with respect to the property of	the estate which secur	es those consumer de	bts:	
a. Property to Be Surren	dered.				
Description of Property				Creditor's name	
b. Property to Be Retaine	d	[Check o	any applicable staten	nent.]	
Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 13 U.S.C. § 722	Debt will be reaffirmed pursuant to	
Residence Location: 1973 Towner Lane Glendale Heights, IL 60139	Wachould		17 0.3.0. \$12	11 U.S.C. § 524(e)	
Date: 3.17-08		*	Jarry 1	hahala	
A AN MAINTANAN M		Signa	ture of Debtor		=
CERTIFICATIO	N OF NON-ATTORNEY BA	NKRUPTCY PETT	TION PREPARER (See 11 U.S.C. § 110)	*****
I certify that I am a bankruptcy petit provided the debtor with a copy of th	ion preparer as defined in 11.1				at I have

Trinced or Typed Name of Bankruptcy Petition Preparer	Social Security No.
	(Required by 11 U.S.C. § 110(c).)
Address	
Names and Social Security Numbers of all other individuals who prepared or assis	sted in preparing this document.
If more than one person prepared this document, attach additional signed sheets co	onforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.